

**Information to identify the case:**

Debtor 1	<u>William D. Rieger</u>	Social Security number or ITIN	<b>xxx-xx-9208</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Christine L. Rieger</u>	Social Security number or ITIN	<b>xxx-xx-8444</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-21211-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William D. Rieger  
aka Bill D. Rieger, dba Rose Colored Road

Christine L. Rieger

8/10/16

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William D. Rieger  
 Christine L. Rieger  
 Debtors

Case No. 16-21211-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Aug 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2016.

db/jdb  
 aty +William D. Rieger, Christine L. Rieger, 202 County Road, Slickville, PA 15684-1000  
 +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 14217736 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 14217737 +Allegheny Health Network, c/o State Collection Services, 2509 S. Stoughton Road,  
 Madison, WI 53716-3314  
 14217739 +Allegheny Radiology, 651 S. Center Avenue, Suite 102, Somerset, PA 15501-2811  
 14217738 +Allegheny Radiology, P.O. Box 3425, Pittsburgh, PA 15230-3415  
 14205783 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
 (address filed with court: Collection Service Center, P.O. Box 1623, Butler, PA 16003)  
 14217742 Emp Allegheny County LLC, 135 Interstate Blvd. Unit 6, Greenville, SC 29615-5720  
 14217745 +MedExpress Billing, PO Box 719, Dellslow, WV 26531-0719  
 14217744 +MedExpress Billing, Attn: 7964C, PO Box 14000, Belfast, ME 04915-4033  
 14205785 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
 14217747 +Nationstar Mortgage, c/o KMLLaw Group, P.C., Suite 5000 Mellon Independence,  
 701 Market Street, Philadelphia, PA 19106-1538  
 14205786 +Nationstar Mortgage, Attn: KMLLaw Group, P.C., Suite 5000 Mellon Independence,  
 701 Market Street, Philadelphia, PA 19106-1538  
 14217748 +North Star Capital Acquisitions LLC, 170 North Pointe Parkway, Suite 300,  
 Buffalo, NY 14228-1992  
 14217750 +North Star Capital Acquisitions LLC, c/o Edwin A. Abrahamsen Associates,  
 120 North Keyser Avenue, Scranton, PA 18504-9701  
 14217751 +Oral Maxillofacial Surgery, 509 Monongahela Building, Morgantown, WV 26505-5726  
 14217753 +Pinnacle Credit Services, LLC, c/o First National Collection Bureau, 610 Waltham Way,  
 Sparks, NV 89434-6695  
 14205787 +Plum Borough School District, c/o Keystone Collection Group, PO Box 499,  
 Irwin, PA 15642-0499  
 14205788 +Plum Borough School District, 900 Elicker Road, Pittsburgh, PA 15239-1026  
 14205789 +Second Chance Auto, 1851 Golden Mile Hwy, Pittsburgh, PA 15239-2827  
 14217761 +State Collection Service, Inc., 2509 S. Stroughton Road, Madison, WI 53716-3314  
 14217763 #+Transworld Systems, Inc., 5 Penn Center West, Suite 100, Pittsburgh, PA 15276-0126  
 14205793 +UPMC, P.O. Box 382032, Pittsburgh, PA 15251-8032  
 14205794 +UPMC Magee, P.O. Box 971980, Pittsburgh, PA 15250-7980  
 14217765 +University of Pittsburgh Physicians, c/o Convergent Healthcare Recoveries, In,  
 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229  
 14205792 +University of Pittsburgh Physicians, 1650 Metropolitan Street, Suite 300,  
 Pittsburgh, PA 15233-2213

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2016 01:01:13 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14205784 EDI: IRS.COM Aug 11 2016 00:58:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 14217752 EDI: RESURGENT.COM Aug 11 2016 00:58:00 Pinnacle Credit Services, LLC, PO Box 640,  
 Hopkins, MN 55343-0640  
 14217756 E-mail/Text: hariasdiaz@creditmanagementcompany.com Aug 11 2016 01:02:08  
 Premier Medical Associates, c/o Credit Management Company, PO Box 16346,  
 Pittsburgh, PA 15242-0346  
 14217757 +EDI: RMCB.COM Aug 11 2016 00:58:00 Quest Diagnostic Inc.,  
 c/o Americal Medical Collection Agency, 4 Westchester Plaza, Building 4,  
 Elmsford, NY 10523-1612  
 14217762 +EDI: RMSC.COM Aug 11 2016 00:58:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015  
 14217768 EDI: VERIZONEAST.COM Aug 11 2016 00:58:00 Verizon, 500 Technology Drive, Suite 300,  
 Saint Charles, MO 63304-2225

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company et al.  
 cr Duquesne Light Company  
 14217740\* ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
 (address filed with court: Collection Service Center, P.O. Box 1623, Butler, PA 16003)  
 14217741\* ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
 (address filed with court: Collection Service Center, P.O. Box 1623, Butler, PA 16003)  
 14217743\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 14217746\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
 14217749\* +North Star Capital Acquisitions LLC, 170 North Pointe Parkway, Suite 300,  
 Buffalo, NY 14228-1992

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 34

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14217754\* +Plum Borough School District, c/o Keystone Collection Group, PO Box 499,  
Irwin, PA 15642-0499  
14217755\* +Plum Borough School District, 900 Elicker Road, Pittsburgh, PA 15239-1026  
14205790\* +Second Chance Auto, 1851 Golden Mile Hwy, Pittsburgh, PA 15239-2827  
14205791\* +Second Chance Auto, 1851 Golden Mile Hwy, Pittsburgh, PA 15239-2827  
14217758\* +Second Chance Auto, 1851 Golden Mile Hwy, Pittsburgh, PA 15239-2827  
14217759\* +Second Chance Auto, 1851 Golden Mile Hwy, Pittsburgh, PA 15239-2827  
14217760\* +Second Chance Auto, 1851 Golden Mile Hwy, Pittsburgh, PA 15239-2827  
14217766\* +UPMC, P.O. Box 382032, Pittsburgh, PA 15251-8032  
14217767\* +UPMC Magee, P.O. Box 971980, Pittsburgh, PA 15250-7980  
14217764\* +University of Pittsburgh Physicians, 1650 Metropolitan Street, Suite 300,  
Pittsburgh, PA 15233-2213

TOTALS: 2, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Company et al.  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor William D. Rieger julie.steidl@steidl-steinberg.com,  
npalashoff@steidl-steinberg.com; ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; aste  
idl@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; todd@steidl-steinberg.com  
Kenneth Steidl on behalf of Joint Debtor Christine L. Rieger julie.steidl@steidl-steinberg.com,  
npalashoff@steidl-steinberg.com; ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; aste  
idl@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; todd@steidl-steinberg.com  
Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com; pa73@ecfbis.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.court  
rive.com

TOTAL: 6